

## **ABSTRACT OF THE INVENTION**

A fuel purchase incentive is provided incident to the sale of a vehicle. With respect to the sale of an automobile, the incentive consists of a program price, for example a discount price or a capped maximum price, for a specified quantity of a specified brand and type of gasoline. The incentive is calculated as a function of the anticipated geographical and other use factors of the automobile buyer. The incentive information is provided to the buyer at the time of purchase of the automobile and stored for use by an incentive program operator. When the buyer purchases gasoline pursuant to the incentive program, that is of a specified brand, grade and quantity, the purchase information is transmitted to the incentive program operator. A rebate, equal generally to the difference between the retail price and the program price, is calculated and transmitted to a credit card processor for application to a credit card bill. A credit card account identifier is the preferred method of identifying the buyer and providing rebates under the program. The invention has application to vehicles other than automobiles and fuels other than gasoline. In one embodiment, a hedge program may be developed to offset the risk associated with guaranteeing the price of the fuel.